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ABSTRACT

This report presents recommendations concerning alternative strategies for providing elementary and secondary students with information needed for preparing and paying for higher education as well as the possible use of financial incentives to increase pupil motivation. The report analyzes information about existing California programs that seek to provide students and their families with facts about financial preparation for college. It identifies issues that distinguish low-income from middle-income students in terms of barriers to their participation in higher education. The analysis indicates that existing efforts reach only about 3.5% of public school students between grades 7 and 12 and fail to integrate information about academic and financial preparation for college. Six options are described and three of them are recommended: first, promoting financial aid as an incentive for low-income students; second, improving public information about college costs; and third, disseminating funding information about academic and financial preparation for students and their families as early as possible. (DB)

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# EXPANDING INFORMATION AND OUTREACH EFFORTS TO INCREASE COLLEGE PARTICIPATION

HE 024 334

## CALIFORNIA POSTSECONDARY EDUCATION COMMISSION



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# Summary

Assembly Concurrent Resolution 133 (Hughes, 1988) directed the Postsecondary Education Commission to:

- "consider alternative strategies to expand early outreach and public information to elementary and junior high school pupils about the academic preparation necessary for college, and about how to apply for financial aid and prepare for the costs of higher education,
- "explore the potential utilization of financial incentives to increase pupil motivation to complete their schooling and prepare for college, and
- "present to the Legislature and the Governor (1) specific recommendations for action to implement new policy in this area, (2) a cost estimate for implementing each of the recommendations, and (3) a proposed time schedule for implementation."

With this report, the Commission responds to that legislative charge. For the report, the Commission assembled information about existing programs in California that seek to provide students and their families with facts about financial preparation for college. In the report, the Commission identifies those issues that distinguish low-income from middle-income students in terms of barriers to their participation in higher education and then describes separately the programs developed to help the two groups prepare for the costs of college. Following discussion of these programs, the Commission presents a series of options for addressing the issues, and it concludes with recommendations for policy action to address them.

The Commission adopted the report at its meeting on June 11, 1990, on the recommendation of its Policy Development Committee. Additional copies may be obtained from the Publications Office of the Commission at (916) 324-4991. Questions about the substance of the report may be directed to Jane Wellman, the deputy director of the Commission, at (916) 322-8017 or ZoAnn Laurente of the Commission staff at (916) 322-8030.

# EXPANDING INFORMATION AND OUTREACH EFFORTS TO INCREASE COLLEGE PREPARATION

*A Report to the Legislature and Governor in Response to Assembly Concurrent Resolution 133 (Chapter 72, Statutes of 1988)*

**CALIFORNIA POSTSECONDARY EDUCATION COMMISSION**
Third Floor • 1020 Twelfth Street • Sacramento, California 95814-3985

**COMMISSION REPORT 90-18**
**PUBLISHED JUNE 1990**

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*Contents*


1. Introduction 1

Legislative Concern 1

The Commission's Response 1

Scope of the Report 2

2. Issues for Low-Income Students 3

Knowledge of the Availability of Financial Aid 3

Conclusions 9

3. Issues for Middle-Income Students 11

Effects of Increased Costs on Student Choice of Institution 11

Prudent Planning 13

4. Conclusions, Options, and Recommendations 21

Conclusions 21

Options for the State 21

Recommendations 23

Appendix: Assembly Concurrent Resolution 133 (1988) 25

Bibliography 27

## *Displays*


1. Selected Operating Characteristics of Six California Outreach Programs During 1988-89 6

2. Characteristics of the Schools and Students in the Six Programs in 1987-88 7

3. College Costs, 1978-79 Through 1987-88 11

4. Scholarships and Grants and Loans as Percentages of Total Student Financial Aid Available in California, 1973-74 Through 1988-89 12

5. Selected Characteristics of Prepaid Tuition Programs in Other States 14

6. Selected Characteristics of Existing Savings Bond Programs in Other States 17

7. Annual Undergraduate Tuition and Fees for Full-Time Resident Students Charged by the University of California, the California State University, and Independent California Colleges and Universities, 1980-81 Through 1990-91 18

# 1 *Introduction*

THE DECADE of the 1980s saw a concerted effort by California's educational community to promote educational equity by implementing programs aimed at assuring access to college for students from economic, racial, and ethnic backgrounds historically underrepresented in postsecondary education as well as expanding information for these students about college preparation and financial aid.

By mid-decade, increasing concern about the rising costs of a college education had widened public discussion of the issue of access to include considerations of economic impacts to all students including those from middle-income backgrounds as well as the financially needy.

Today, families of all income levels face increasing financial sacrifice and debt as they consider sending their children to college. According to the California Student Aid Commission, "The combination of rising college costs, irregular increases in State grant aid, and reduced eligibility for federal grants means more Californians than ever, including many from needy backgrounds, are now borrowing to attend college or vocational school" (1988, p. i). Indeed, where ten years ago loans accounted for 19 percent of available financial aid dollars, loans now account for over 50 percent of all financial aid available to California students.

## Legislative concern

The California Legislature has acted upon the concern about financing a college education by proposing a prepaid tuition program -- AB 278 (Hayden, 1987) -- and a college savings bond program -- SB 2833 (Seymour, 1988) and AB 2064 (Farr, 1988). Although passed by the Legislature, both proposals were vetoed by the Governor as incurring potential risk to the General Fund while being inappropriate State involvement in helping families save for college.

It is to this issue of determining the State's role in helping families cope with future college costs that the Legislature focused its attention when it enacted Assembly Concurrent Resolution 133 (Hughes, 1988), a copy of which is attached as an appendix on pages 25-26. Specifically, ACR 133 directed the California Postsecondary Education Commission to "consider alternative strategies to expand early outreach and public information to elementary and junior high school pupils about the academic preparation necessary for college, and about how to apply for financial aid and prepare for the costs of higher education," "explore the potential utilization of financial incentives to increase pupil motivation to complete their schooling and prepare for college," and "present to the Legislature and the Governor (1) specific recommendations for action to implement new policy in this area, (2) a cost estimate for implementing each of the recommendations, and (3) a proposed time schedule for implementation."

## The Commission's response

This report is the first phase of the Commission's response to this directive. For this part, the Commission staff assembled descriptions of existing programs whereby students and their families are given information about financial preparation for college. The review presents that material separated into discussions of those issues that distinguish low-income and middle-income students in terms of their participation in higher education and the programs developed to help both groups prepare for the costs of college. Following discussion of these programs, staff present a series of options for addressing the issues, and conclude with recommendations to the Commission for policy action to address them.

Background research for this report included (1) preparation of an inventory of early outreach programs that currently exist within the State, with a particular focus on those programs that emphasize early academic or financial preparation for college; (2) review of information from the California Student Aid Commission on current financial aid and the application process for requesting aid; (3) analy-

sis of information from the State Department of Education, the California State University, and the University of California about their activities directed at early outreach, academic or financial preparation, and assistance with the financial aid application process; and (4) identification with the help of The College Board and the State Higher Education Executive Officers Association of outreach activities in other states that might be adapted by California to widen its array of successful programs. Staff in addition have consulted with a variety of individuals about the policy direction that this report might take, including identification of the options and the recommendations about them to the Commission.

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**Scope of the report**

The Commission has previously expressed its concern about the differential impact on low-income students versus middle-income students of rising college costs coupled with greater dependence by all students on loans (1986c, p. 5):

> Research that has been done on the topic thus far tends to show that the students and families that are reached by financial aid programs, including loans, are at such low-income levels that they have virtually no disposable income available for saving toward college or any other purpose. If this continues to be true, programs to encourage saving for college will more likely benefit middle-income and upper-income students and families and will not be effective if their aim is to protect equal educational opportunity for low-income students.

In other words, low-income students and middle-income students have considerably different financial needs and concerns. For a variety of reasons, low-income students who are at the greatest risk academically are borrowing more frequently than other students -- a situation that may be affecting their ability or motivation to complete their education. In contrast, middle-income students and their families may view loans more as an accommodating means of shifting the cost of education to some future date when, upon completion of their education, earning power is greater.

In light of these differences, and in response to the directive in Assembly Concurrent Resolution 133, this report not only provides a framework for developing an implementation plan for further work in this area by State officials and all segments of education but emphasizes the different financial needs of low-income students vis-a-vis middle-income students that this plan must meet. As a result, the next section of this report focuses on students from low-income families, while the third portion focuses on students of moderate means. The fourth section contains recommendations about policy options and strategies for implementing them.

# 2 *Issues for Low-Income Students*

MUCH effort devoted to increasing the participation of underrepresented groups in higher education has focused on encouraging adequate academic preparation and on expanding financial aid for low-income students. To that end, the Commission is firmly committed to the State's goal, as expressed by the Joint Committee for Review of the Master Plan for Higher Education, of increasing the amount of financial aid available through the Cal Grant programs. It also shares the priority placed by the Legislature and the Student Aid Commission on efforts to reduce the complexity of the financial aid application process. Yet in addition to more grant aid another set of issues relate to student and family knowledge about the availability of financial aid.

## Knowledge of the availability of financial aid

It is important that low-income students learn that with adequate academic preparation a college degree is an attainable goal. But it is equally important for these students to learn that, despite rising costs, a college education is also affordable. The extent to which this latter message is communicated effectively to low-income students and their families directly influences the degree to which they prepare academically to pursue a college education.

To be specific, while lack of adequate academic preparation affects access to higher education, lack of adequate information about how to prepare financially or obtain financial assistance especially affects low-income students' *motivation* to even consider college. For these students, lack of knowledge of the availability of financial assistance can severely limit the motivation to persist beyond the high school diploma and pursue further education at the postsecondary level.

The Commission was mindful of the impact of knowledge of the availability of financial aid on the motivational factors affecting decisions to pursue higher education when it stated in *Student Financial Aid in California: To Close the Widening Gyre* (1986c, pp. 5-6):

> Research on student attitudes and decision-making factors -- among them the quality of their previous academic preparation; their family values, traditions, and culture; their motivation and aptitude; the opinions of their peers and role models; and even their knowledge of the availability of financial aid -- are more important influences on students' decisions to enroll than the existence, amount, or kind of financial aid. What this means is not that financial aid is unimportant, but that by itself financial aid is not likely to successfully overcome cultural and educational barriers to enrollment. Since low income is such a powerful correlate of these other factors, student aid programs that attempt to address only economic barriers will likely be less successful than ones that integrate attention to economic factors with academic assistance, tutoring, and other forms of specialized attention. In addition, programs that are directed only to high school seniors and college students are likely to be less effective than early outreach programs. Early attention to getting students information about their options in higher education -- including information about how to meet the costs of education -- is thus a central part of any system of equal opportunity.

The following discussion presents programmatic strategies by which the message of college attendance and financial assistance is being conveyed to students from low-income backgrounds. In this section, three sets of programs are reviewed: (1) outreach efforts initiated in other states; (2) State-funded programs in California; and (3) private sector projects presently operating in the State.

### *Outreach efforts in other states*

Throughout the country, states are endeavoring to

educate a widely diverse population of children from scores of different national and ethnic backgrounds, speaking many languages, and do it well enough to forge a common culture and a sophisticated workforce for an increasingly technological economy. In confronting that agenda, several states, each in their own way, are taking steps to help assure young students that if they successfully complete their K-12 programs there will be help for them in going to college. The following paragraphs describe some of those efforts.

*Alabama:* The Alabama Commission on Higher Education has developed a booklet on academic preparation and a poster on financial aid resources that is distributed to all eighth-graders and above. However, there is no statewide policy to direct special efforts to nontraditional groups.

*Kentucky:* The Kentucky Council on Higher Education has developed a motivational poster and brochure using Bill Cosby to encourage ethnic minority students to consider college. It uses success stories of minority college students and is directed toward these students and their parents.

*Massachusetts:* In Massachusetts, the Education Resources Institute has established a higher education information center in the Boston Public Library. Serving 66,000 individuals in 1988, it provides videocassettes and other information as well as career workshops for junior high and high school students and encourages college students to return to junior high and high schools as peer advisors.

*Minnesota:* During the 1989 legislative session, Minnesota's Higher Education Coordinating Board received funding to provide parents with information on financial and academic planning. They are still in the planning stages of a statewide project to provide this information.

*New England:* The College Board conducted a one-time regional early outreach effort in three states in New England in the hope that these states would finance subsequent efforts. The effort included development and wide distribution of a poster and activity book, *You Can Go To College If You Want To*, and was tied to regional career days aimed at the middle grades. In the view of the College Board, this effort was highly successful but has not been repeated due to lack of state funds.

*Ohio:* The Ohio Board of Regents has developed a ten-year program to assist their colleges and universities in achieving expanded student access and retention goals. This program is in the initial stages of implementation.

*Pennsylvania:* Pennsylvania's early intervention program, sponsored by the state's association of public and private colleges, "wasted a tremendous amount of money on brochures," according to early results of a study of the program. The study -- designed to identify outreach and intervention activities most successful in encouraging college attendance -- suggests that information distribution, by itself, may not have the desired effect of informing students and their families about college opportunities. "Early intervention programs may be more successful if they use interactive methods such as computers or videocassettes because the students enjoy them," a researcher for the study stated. The study further suggested that early intervention may prove more successful if aimed at parents instead of students, partly because most parents believe their children need a college education while young students are still undecided about their futures. The study also found that students who already plan to attend college pay the most attention to material about postsecondary education. In response to the study, ongoing outreach efforts, directed at seventh, eighth, and ninth-graders, will focus on intensified counseling with students and parents, computer-guided self-teaching instruments, field trips to college campuses, and visits to program sites by college students, professors, and other potential role models.

*South Carolina:* The South Carolina Commission on Higher Education has a "Tri-Star" program that encourages college cooperation with school districts to promote college preparation information to sixth, seventh and eighth-graders. They also have psychedelic book covers with college entrance requirements.

*Texas:* In Texas, the Higher Education Coordinating Board has developed "College Bound" brochures and posters and an "Educational Opportunity

Through Financial Aid" poster listing state and federal financial aid programs available in Texas.

*Utah:* Three years ago, the Utah System of Higher Education developed a brochure directed at families with young children that provides projections of college costs to the year 2000 and encourages early financial planning. Fifty thousand brochures were distributed to all hospital maternity units in the state and was directed to families with newborn children. The brochure has not yet been reprinted because of plans to revise the information to provide a greater incentive to save for college.

*Virginia:* In Virginia, the State Council of Higher Education targets Black students at the middle school level with a Guidebook to College. Motivational brochures directed at underrepresented students and their parents to consider postsecondary education are also available.

Many of these efforts have been undertaken in collaboration with state and local educational institutions, but all of them would gain from greater coordination, public awareness and financial support.

*California's state-funded outreach programs*

Much has been said about the demographic changes facing California in the near future. By the year 2000, no single racial or ethnic group will constitute a majority of California's population. Nevertheless, Black and Hispanic students -- a disproportionate number of whom are from low-income backgrounds -- are underrepresented at upper levels of education, from high school graduation through advanced degree programs. In recognition of this, each segment of education in the State is involved in efforts to countermand the negative implications that this situation has for the future. Each segment is making efforts to reach out to students who, because of low economic status or cultural barriers, may be discouraged from pursuing educational goals. Through individual and cooperative programs, the segments have developed programs specifically geared to assist students from underrepresented backgrounds -- usually beginning in the eighth and ninth grades and continuing through the later high school grades -- in planning and preparing for college.

The Commission has not contacted every public institution in the State to identify all outreach and information activities that they may operate. Instead, it has examined all intersegmental State-funded programs that help low-income students prepare for and gain admission to postsecondary education. Display 1 on page 6 summarizes six statewide intersegmental programs that conduct outreach activities which include providing advisement, counseling, and information about various aspects of higher education to students and, in some cases, to their parents as a distinct activity designed to enhance student success.

Staff review of these and other outreach programs indicates that most programs developed to provide early outreach and information services have focused their primary activities on several elements of academic success, including:

- individual tutoring,
- test preparation,
- advisement,
- skill development,
- class planning,
- campus visits, and
- summer programs.

These programs also provide assistance in completing college and financial aid application processes as an important, but supplemental, activity to academic assistance.

Display 2 on page 7 lists the number and type of secondary schools participating in these six programs as well as the number and grade level of their student participants. As the Commission concluded in its 1989 evaluation of the programs, "results of these efforts substantiate that participation in these programs is associated with enhanced levels of preparation for college. Further, students participating in these programs enroll in college in greater proportion than their classmates statewide, despite the fact that the statewide comparison group consisted of a majority of students from families who traditionally prepare for, and enroll in, college, whereas the program participants were from backgrounds historically underprepared for, and underrepresented in, college" ( 1989e, p. 25).

*DISPLAY 1 Selected Operating Characteristics of Six California Outreach Programs During 1988-89*

| | California Student Opportunity and Access Program (Cal-SOAP) | College Admissions Test Preparation Pilot Program (CATPP) | College Readiness Program (CRP) | Early Academic Outreach Program (EAOP) | Mathematics, Engineering, Science Achievement (MESA) | University and College Opportunities Program (UCO) |
|---|---|---|---|---|---|---|
| Administrative Agency | California Student Aid Commission, with advice from a Statewide Intersegmental Advisory Board and local advisory boards for each project. | State Department of Education. | The California State University and the State Department of Education. | University of California. | University of California, Berkeley, with advice from a statewide intersegmental advisory board and local advisory boards for each center. | State Department of Education. |
| Institutional Participants | 24 school districts; 20 CCC campuses; 9 CSU campuses; 8 UC campuses; and 11 independent institutions represented in 6 local consortia. | 11 school districts; 10 CSU campuses; 8 UC campuses represented in 9 local projects. | 12 school districts; 5 CSU campuses. | 634 schools; 8 UC campuses. | 67 school districts; 10 CSU campuses; 4 UC campuses; and 4 independent institutions represented in 16 project centers. | 9 school districts; local colleges and universities. |
| Program Objectives* | To improve the flow of information about postsecondary educational opportunities in order to increase enrollment in postsecondary education.<br>To raise the achievement levels in order to increase enrollment in postsecondary education. | To increase the number of students who take admissions tests.<br>To improve performance on college admissions tests.<br>To increase the number of students who enroll in public postsecondary education. | To increase enrollment of Black and Hispanic students in algebra and college preparatory English.<br>To improve student and parent motivation and awareness of college. | To increase the pool of students eligible for admission to four-year postsecondary institutions. | To increase the number of students prepared to major in math-based fields in college. | To improve the preparation of elementary and secondary school students for participation in postsecondary education.<br>To improve participation of Black and Hispanic students in college. |
| Service Components | Tutoring.<br>Advisement.<br>Campus visits.<br>Summer residential programs.<br>Test preparation workshops.<br>Skill development classes.<br>Assistance with the college application process. | Tutoring.<br>Test preparation workshops.<br>Support services.<br>Parent meetings.<br>Assistance with the college application process. | CSU interns provide academic assistance in math and English.<br>Parental activities.<br>Problem-solving instruction.<br>CSU campus visits.<br>Workshops on colleges. | Tutoring.<br>Skill development activities.<br>Individual/ group advisement.<br>Assistance with college application process.<br>Summer residential programs.<br>UC campus visits. | Tutoring.<br>Skill development classes.<br>Visits to business and industry.<br>Campus visits.<br>Participation in science fairs. | Advisement.<br>Staff development.<br>Student recognition.<br>Study skill instruction.<br>Tutoring.<br>College fairs.<br>Campus visits. |

* Except where indicated otherwise, students referred to in program goals are those from American Indian, Black, Hispanic, and low-income backgrounds.

Source: Adapted from California Postsecondary Education Commission, 1989e, p. 12-13.

*DISPLAY 2 Characteristics of the Schools and Students in the Six Programs in 1987-88*

| | California Student Opportunity and Access Program (Cal-SOAP) | College Admissions Test Preparation Pilot Program (CATPP) | College Readiness Program (CRP) | Early Academic Outreach Program (EAOP) | Mathematics, Engineering, Science Achievement (MESA) | University and College Opportunities Program (UCO) |
|---|---|---|---|---|---|---|
| **Schools** | | | | | | |
| Total Number of Schools | 98 | 21 | 21 | 634 | 177 | 43 |
| Middle/Junior High School | 20 | 0 | 21 | 276 | 63 | 21 |
| Senior High School | 78 | 21 | 0 | 358 | 114 | 22 |
| **Students** | | | | | | |
| Number of Students | 26,705 | 1,951 | 999 | 46,406 | 6,006 | Evaluative information now being collected. |
| Grade Level | | | | | | |
| Below Seventh | 0.0% | 0.0% | 3.6% | 0.0% | 6.5% | Evaluative information now being collected. |
| Seventh | | 0.0% | 43.1% | | 13.5% | |
| Eighth | 22.0% | 0.0% | 53.2% | 44.5% | 15.6% | |
| Ninth | | 22.0% | 0.0% | | 16.3% | |
| Tenth | 76.0% | 35.0% | 0.0% | 55.5% | 21.3% | |
| Eleventh | | 31.0% | 0.0% | | 20.7% | |
| Twelfth | | 12.0% | 0.0% | | 6.2% | |
| Other | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| Racial-Ethnic Background | | | | | | Evaluative information now being collected. |
| American Indian | 4.0% | 1.0% | 0.0% | 2.2% | 4.3% | |
| Asian | 16.0% | 16.0% | 0.0% | 11.7% | 0.0% | |
| Black | 30.0% | 20.0% | 44.0% | 20.5% | 35.0% | |
| Caucasian | 8.0% | 12.0% | 0.0% | 14.7% | 0.0% | |
| Hispanic | 40.0% | 51.0% | 53.0% | 50.8% | 60.7% | |
| Other | 2.0% | 0.0% | 3.0% | 0.0% | 0.0% | |
| Sex | | | | | | Evaluative information now being collected. |
| Women | 56.0% | 57.0% | 59.9% | N/R* | 56.5% | |
| Men | 44.0% | 43.0% | 40.2% | N/R | 43.5% | |

* NR = Not reported.

Source: Adapted from California Postsecondary Education Commission, 1989e, p. 14-17.

In addition to these six programs, one State-supported information activity was developed and continues on a completely voluntary basis: the *Futures* booklet published and distributed by the California Education Round Table's Intersegmental Coordinating Council. Funded as a voluntary effort through the State's public segments of higher education, the booklet encourages early academic preparation for college and outlines the specific high school course completion requirements for college admission. *Futures* is distributed on an annual basis to every eighth-grader in the State.

Results of a recently completed Intersegmental Coordinating Council (ICC) evaluation of the effectiveness and utilization of the *Futures* brochures indicate an overwhelmingly positive response to the brochure and to the brochure's success in meeting its information objectives. In addition, survey respondents indicated that *Futures* did help influence

the type of academic curriculum chosen by students as they entered high school. Further, survey respondents indicated that *Futures* had a positive effect on those students who would not generally think of themselves as college-bound. According to the ICC, the evaluation findings demonstrate significant support for the ability of *Futures*, along with school-based programmatic efforts, to influence college and career decision making, and to assist all students in choosing college preparatory courses.

The Commission continues to be an ardent supporter of all of these State-funded early outreach efforts. However, even with their successes, these programs share common limitations:

1. *They do not provide information regarding availability of financial assistance on a routine or consistent basis.*

   Several outreach programs -- including the California Student Opportunity and Access Program (Cal-SOAP), the College Admissions Test Preparation Pilot Program (CATPP), the College Readiness Program (CRP), the Early Academic Outreach Program (EAOP), and Mathematics Engineering, Science Achievement (MESA) -- provide information regarding financial aid, and some even provide assistance in completing the financial aid application forms as an adjunct to their counseling and tutorial program. However, others are designed to provide only academic assistance, and students must, therefore, obtain financial information and assistance elsewhere.

2. *They do not provide services to low-income students early enough in their school years for the information to be an incentive for preparing to attend college.*

   Most outreach programs focus on the high school grade levels. Increasingly, however, college and university officials say they must offer curriculum and other assistance as early as the primary school grades as a way to encourage low-income students to view postsecondary education as a common and reachable goal if planned early enough. Currently, however, only 0.5 percent of the students participating in the six programs mentioned earlier were in grades 7 or below. Unlike the other programs, however, the College Readiness Program exclusively works with middle and junior high school students.

3. *They target only a limited number of students in California.*

   A conservative estimate indicates that the ten intersegmental student preparation programs studied by the Commission in 1989 served only 68,000 or 3.5 percent of the seventh to twelfth graders enrolled in public schools in the State in 1987-88.

4. *They are not integrated in a comprehensive systemwide approach.*

   The *Futures* booklet is the only informational vehicle encouraging early consideration of postsecondary education that is distributed on a statewide and annual basis, but it does not contain information on financial aid or college costs.

5. *They do not involve integration between the public role and private sector resources.*

   With the exception of the Mathematics Engineering, Science Achievement (MESA) Program, these State-funded efforts operate essentially as public sector initiatives and assume the responsibility of providing information on financing a college education without assistance from the private sector. MESA serves as an example of public and private collaboration. It has been effective in designing and implementing programs that increase the number of American Indian, Black, Mexican American, and Puerto Rican students who are academically prepared to enter and succeed in mathematics-based courses and disciplines in high school and college. A major factor of MESA's effectiveness is the involvement of the private sector in terms of direct financial support, indirect assistance through personnel and service contributions, and active presence on its Board of Directors (California Postsecondary Education Commission, 1989b, pp. 12-13).

*Private sector outreach programs*

The Commission has also noted several existing programs sponsored by private individuals and organizations which, like the state-sponsored outreach programs, share similar goals of providing ad-

ditional educational assistance to low-income students. Programs like the "I Have a Dream" Foundation (originated in 1981 by Eugene Lange, a New York philanthropist) and the "Young Black Scholars" program (sponsored by Black community organizations in the Los Angeles area and funded by private donations) have been noted by the national news media as examples of private sector concern for accelerating academic achievement of students from backgrounds underrepresented in postsecondary education.

Most notable among these programs are those that involve individual or organizational sponsorship of selected students in which academic assistance is provided throughout their educational careers and each student is "guaranteed" that the costs of their college education will be provided by the sponsor, if the student successfully graduates from high school with eligibility to enroll in a college of their choice. Unlike many state-funded activities, these programs are designed to provide services over an extended period of time. Thus Eugene Lange sponsored approximately two dozen students from one elementary school and provided academic tutoring and educational expenses from their sixth grade graduation through college. A majority of those original students succeeded in gaining eligibility to, and are still enrolled in, college. The Young Black Scholars program assists students from entry into the ninth grade through high school graduation. Further, these programs, unlike state-funded efforts, are geographically unbounded. For instance, students involved in the Los Angeles affiliate of the I Have a Dream Foundation continue to receive assistance and support even if they move out of the area.

As yet, private resources are largely untapped but the potential for public and private collaboration is great, as exemplified by MESA. With additional support from the private sector, limitations in current publicly sponsored outreach can be supplemented to reach more students and provide additional support. Further, the State can examine private-sector methods as potential models to replicate on a statewide/systemwide basis to benefit all students.

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**Conclusions**

Over the last several years, California has actively pursued the goal of equal access by working to make financial aid available to low-income students. However, although the total amount of aid has increased, it has not kept up with either the rise in college costs or the increase in the number of eligible students, including well-qualified students who are from low-income backgrounds. This has only resulted in making the competition among these students greater, with funding decisions based on degrees of need -- needy, more needy, most needy -- with only those demonstrating the most need obtaining financial assistance.

Research has also shown that the complexity of the financial aid application process affects all students and has a persistent discriminatory effect on late-filers (who traditionally have been those from low-income backgrounds, ethnic sub-groups and language minorities). Michael Olivas, Professor of Law and Education and Director of the Institute for Higher Education Law and Governance at the University of Houston, summarized the concern most succinctly when he stated:

> We really cannot, in any ethical way, measure what happens to needy eligible students who do not receive grant aid, because they do not go to college . . . . That is what happens to those who do not receive grants: They do not enroll (California Postsecondary Education Commission, 1987, p. 36).

# 3 *Issues for Middle-Income Students*

FOR MIDDLE-INCOME students and their parents, the problem of financing college attendance is considerably different than for low-income students. The major issues facing them are (1) the effects of increased costs on student choice of institution, and (2) prudent planning for financing a college education.

### Effects of increased costs on student choice of institution

Increasing costs, a radical shift in federal aid, and a widening gap in tuition between public and private colleges are changing the face of higher education in America. Nationally, the average cost of a college education has almost doubled in 10 years for both public and private schools. And although the rate of increase for college tuition and room and board has slowed in recent years, it is still higher than the rate of inflation, as Display 3 below illustrates.

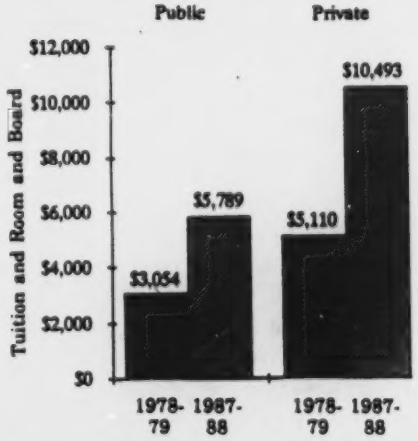
A review of the history of financial aid policies, programs, and expenditures in California shows a trend that parallels developments in postsecondary education policies, programs, and expenditures in general. As demographic, economic, educational, and other social forces in the State have changed, so has California's financial aid profile. For example, a significant drop in the proportion of grant funds among all sources of aid occurred over the past 15 years -- from 67.6 percent of all assistance in 1973 to 43.0 percent in 1988-89, as illustrated in Display 4 on page 12. Virtually all of this proportional drop in grants can be accounted for by huge increases in loan aid -- part of which was available as expanded aid, but part of which replaced existing grant funds.

According to interviews with financial aid officers, professors and educational consultants, the high costs involved in paying for college is affecting not

*DISPLAY 3 College Costs, 1978-79 Through 1987-88*

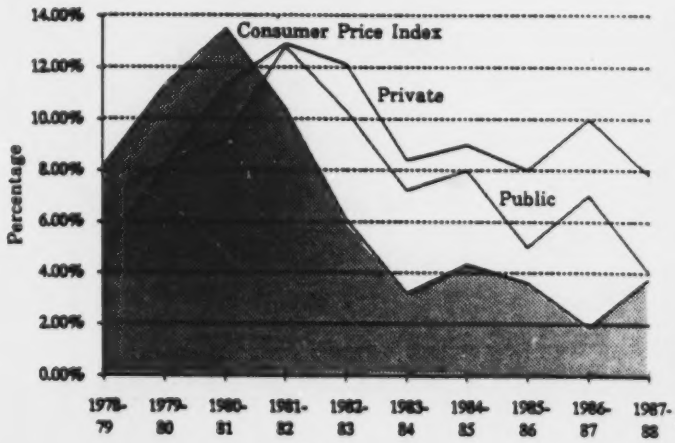
**Tuition, Room and Board Fees**

*The average cost of a college education has about doubled in 10 years for both private and public schools.*



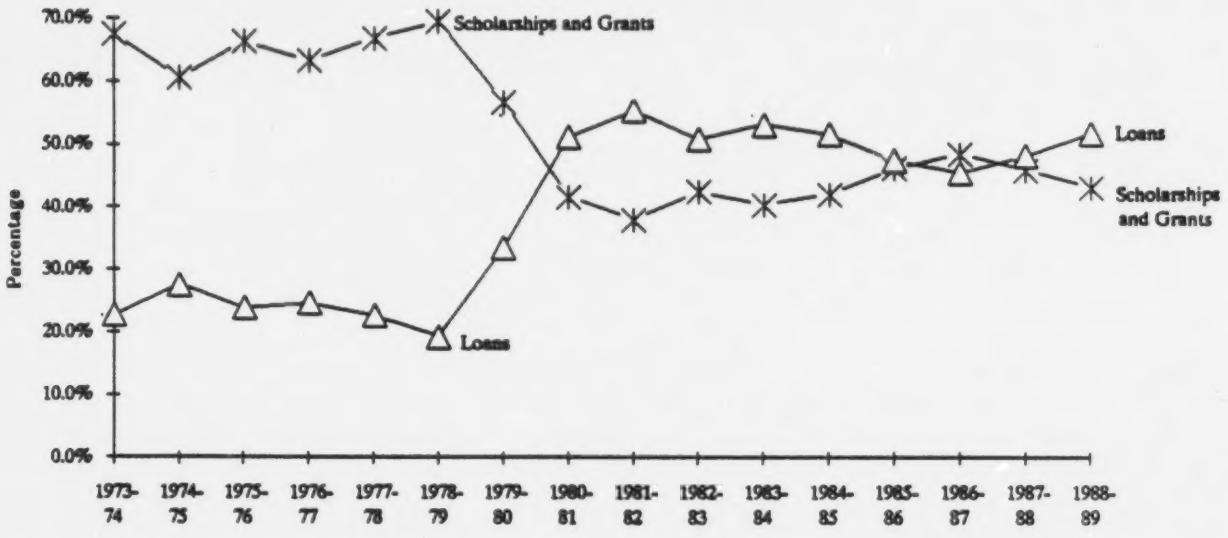

**Percent Increase in Costs Outpaces Inflation**

*Although the rate of increase for college tuition, room and board has slowed in recent years, it is still higher than the rate of inflation.*




Source: Education Information Office, U.S. Department of Education, quoted by Curtis, 1989.

*DISPLAY 4* *Scholarships and Grants and Loans as Percentages of Total Student Financial Aid Available in California, 1973-74 Through 1988-89*




Source: California Postsecondary Education Commission staff analysis.

just parents with pinched pocketbooks but students in a variety of ways:

- Students are making different decisions about which institutions to attend today than in the past. For example, 5.9 percent of California high school graduates enrolled in the University of California in 1980 and 3.5 percent enrolled in the State's independent colleges and universities that same year. In 1988, those figures were 7.6 percent and 3.3 percent, respectively. While this trend may not exclusively be the result of accelerating college costs, the gap between college costs and available aid influences student choices. It may be that the enrollment opportunities of an increasing number of high school graduates are being limited as those who cannot afford to attend more expensive private schools turn to public institutions -- a situation that exacerbates the already existing enrollment pressures on the public systems.
- Students are taking longer to finish their undergraduate education, in part because they must work part time to offset higher school costs and cuts in financial aid. The need to hold part-time jobs may slow students' academic progress by forcing them to reduce their unit loads. At the same time, however, it is a way to reduce the increasing reliance on loans and rising student indebtedness.
- Stress on students is greater because of the burden of financing their educations and of leaving college with hefty education debts.
- Career choices are also affected by debt burden with some students choosing higher-paying professions that will more easily retire the debt, or quick educational paths that will be less costly due to shorter duration but will enable the student to enter the job market sooner.
- The California Student Aid Commission (CSAC) has expressed concern that rising college tuition and the increasing media attention to high future college costs will lower the expectations of middle- and low-income families about the ability to attend college, despite the availability of financial aid. According to CSAC, this in turn could lower both motivation and planning, particularly for the lowest-income families.

**Prudent planning**

Higher education has always been part of the American middle-class dream of upward mobility. But the price of an undergraduate education has increased dramatically. Sacrifice and debt are what many families face if they hope to send their children to college. Of particular concern to this group, then, are the options available to offset, or better prepare for, eventual college costs. "Despite annual increases in college charges, students and parents should realize that a college education continues to be within reach of virtually every qualified student," says Donald M. Stewart, president of The College Board. "Planning is the key to paying for college today" (The College Board, 1989, p. 1). The Commission supports this view as well as the premise that, with planning, virtually anyone can afford to pursue a college education.

Ideally, the time to begin planning for children's college education is while they are still young; yet according to San Francisco financial planner Carol Wright, "Many parents assume that when their children are ready for college, they will be able to foot the bill out of current income. This is especially true for families already paying in the neighborhood of $4,500 a year -- the equivalent of one year at a public college -- for child care. But parents who pursue that strategy may be putting their own futures at risk. When the kids are in college, you need to be putting that money away for your own retirement" (Pender, 1989). Financial analysts urge parents to start early and save consistently. Further, many experts advise saving a fixed sum every month for college-related stocks or other investments.

Most private investment firms have developed college savings and investment programs and their services include helping parents calculate how much their children's education will cost and how much they need to save each month. The extent to which a family can begin a college savings plan, however, depends upon each family's unique economic situation and requires a plan which addresses its specific needs. A family may be limited by the age of the child (an older child requiring more savings over a shorter period of time, a younger child requiring less savings over a longer period of time) or the family's ability to put periodic amounts in savings.

*Prepaid tuition and savings bond programs in other states*

As mentioned earlier, California has chosen not to move to prepaid tuition programs. However, several other states concerned with rising costs of a college education have implemented programs to address this issue. The following discussion of those programs has been adapted from a previous Commission report, *Prepaid College Tuition and Savings Bond Programs* (1988) and from *College Savings Plans -- Public Policy Choices*, published by The College Board in 1990.

*Prepaid tuition programs:* A number of states have passed legislation adopting prepaid tuition guarantee programs. Michigan led the way in 1986; Florida, Indiana, Maine, Tennessee, and Wyoming approved their programs in 1987; Missouri, Oklahoma and West Virginia enacted theirs in 1988; Alabama, Louisiana, and Ohio adopted their programs in 1989; and Tennessee revised its two-year-old guaranteed tuition plan into an educational savings bond program that same year. Of these states, only Michigan, Ohio, Wyoming, and Florida have implemented their programs as of early 1990.

Guaranteed tuition plans, following the Michigan model, allow parents or other benefactors to prepay tuition at state postsecondary schools years in advance of when their children will matriculate. The lure of these plans is obvious; they are perceived to be an insurance policy that gives parents the security of paid-up tuition at a time when the costs of college are rapidly increasing. From the state's perspective, however, policy makers must ask themselves whether such plans merely shift the risk of unknown inflationary costs from the parent to the state. If the state cannot invest the funds to generate after-tax earnings that will meet the future costs of higher education, who will pay the difference? Will the state subsidize the prepaid contracts from general state revenues in case of investment shortfalls, or will the burden fall on tuition-paying students? Or might states renege on the so-called "guarantee" by paying beneficiaries less than the full tuition cost when the contract comes due? As these plans may not be backed up by the full faith and credit of the state, the meaning of the guarantee has been questioned. These are some of the issues policy makers are facing in judging the merit

of guaranteed tuition plans. (The College Board, 1990, pp. 44-45).

Display 5 shows the approval and implementation dates of these four programs, whether or not they allow only state residents to participate, and whether or not the program allows participants to prepurchase tuition, mandatory fees, room, and board. It also indicates the use of publicity to promote the program, the status of investment in the program for financial need assessment, the existence of restrictions on the use of program benefits, and the amount of money each program has in the bank. As Display 5 shows, each of the four programs differs somewhat from the other.

- Michigan passed legislation to create the Michigan Education Trust (MET) prepaid tuition program in December 1986. The trust is a non-governmental fund open only to Michigan residents that allows them to prepay tuition in three separate plans -- one a full benefits plan for two- and four-year institutions, one a limited benefits plan for two- and four-year institutions, and one plan that guarantees full payment of in-district tuition and mandatory fees at any public junior or community college in Michigan. All plans permit participants to purchase one year of tuition up to a maximum of two or four years, depending on the institution chosen, and all allow participants to prepay tuition through either a lump sum or by installments. Each plan guarantees to cover the number of years of tuition pre-purchased when the beneficiary enters college, as long as the beneficiary is 18 years of age or older and enters a participating Michigan public institution.

  In August 1988, 82,000 interested parties applied; over 40,000 contracts were signed from September 1 through November 30, 1988 with a total initial investment of over $265 million in MET. A second application period was set for October 2-6, 1989, with contract payments accepted from October 2 through November 30, 1989. In 1989, a full-benefits contract cost $1,941 for one year's tuition for a newborn (compared to $1,689 in 1988); $2,393 for one year's tuition for a fifth-grader (compared to $2,055 in 1988). The cost is deductible on Michigan state income tax returns. However, on March 29, 1988, the Internal Revenue Service ruled that plan benefits were taxable to students, not purchasers, and the MET itself was liable for corporate income tax. A refund may be paid directly to an independent degree-granting institution in Michigan or an out-of-state, public postsecondary institution.

- Wyoming authorized its Advance Payment of Higher Education Costs (APHEC) in February 1987 and has operated it for over a year. Contracts went on sale in August 1987. As of April 1989, 437 contracts amounting to a total investment of over $3 million had been sold; as of Sep-

*DISPLAY 5 Selected Characteristics of Prepaid Tuition Programs in Other States*

| Characteristic | Michigan | Wyoming | Florida | Ohio |
|---|---|---|---|---|
| Adoption Date | December 1986 | February 1987 | June 1987 | July 1989 |
| Implementation Date | August 1988 | August 1987 | September 1988 | October 1989 |
| Resident Requirement | Yes | No | Yes | Yes |
| Tuition Included | Yes | Yes | Yes | Yes |
| Mandatory Fees Included | Yes | Yes | Yes | Yes |
| Room Included | No | Yes | No | Yes |
| Board Included | No | Yes | No | Yes |
| Publicity | Yes | Yes | Yes | -- |
| Financial Aid Status | Not exempt | Not exempt | Not exempt | -- |
| Restrictions on Use | Yes | Yes | Yes | Yes |
| Total Invested | $265 million | $3 million | Not ascertained | Not ascertained |

Source: California Postsecondary Education Commission, 1988, p. 3.

tember 1989, 509 contracts had been sold. As of August 1, 1989, the cost for a contract maturing in 2005 was $8,949 for four years' tuition and room and board. A year earlier, the price for a comparable contract maturing in 2004 was $6,393. In 1987, the comparable price for this contract maturing in 2003 was $5,114. Contracts are not portable to out-of-state schools.

In addition to tuition, Wyoming's program allows for the pre-payment of mandatory fees, room, and board. The program provides plans for two-year institutions, four-year institutions, and a combination of two-year and four-year institutions. Purchasers pre-pay in semester increments with a single lump sum. Since Wyoming has no private institutions in its system of higher education, it guarantees to cover the plan at any institution in the state, if attendance occurs in accordance with the plan and in the year specified in the contract.

- Florida opened its program for enrollment this past September and is receiving an average of 200 applications per day for it. Participants in the Florida program may purchase plans only for beneficiaries who have been residents of the state for at least 12 months prior to the purchase of the plan. However, beneficiaries are not required to be Florida natives or to remain Florida residents after participants have purchased the plan.

  Florida's program provides three plans that apply to its state universities, its community colleges, or both; but participants have to commit to purchasing either a full two years or four years of tuition, depending on the plan they choose. Participants may pre-purchase a dormitory room contract (but not a meal contract) for up to four years and may pay in a lump sum or through installments. The program guarantees to cover tuition and dormitory costs for three years before and ten years after the enrollment date projected in the contract.

  For a single payment plan purchased in August 1989, prices for an infant were $3,843 for the University Plan (compared to $3,795 in 1988); $893 for the Community College Plan (compared to $882 in 1988); $2,806 for the 2 + 2 Plan (compared to $2,771 in 1988), and $1,094 for a one-year dormitory contract (compared to $1,081 in 1988). Prices are higher for older children and when installment plans are chosen. Within the state, plans may be applied toward expenses at eligible independent colleges or universities. The amount paid out will equal the cost of public tuition at the time of initial enrollment. Dormitory contracts may also be transferred to Florida private colleges and universities. These contracts are not portable across state lines.

- The most recent of the guaranteed tuition programs (made available to the public on December 1, 1989), the Ohio Tuition Trust Plan is overseen by a Tuition Trust Authority consisting of three gubernatorial appointees, one of whom shall be a vice chancellor of the Ohio Board of Regents; two state senators appointed by the President of the Senate. The plan allows parents or other benefactors to purchase up to 400 tuition credits for use by beneficiaries at any time in the future. Each tuition credit is worth one percent of the weighted average of the cost of tuition for Ohio's public universities and colleges. (The weighted average is a total of all public postsecondary tuition charges divided by the total number of students in these schools. The resulting weighted average reflects the fact that most students attend the higher-priced universities as opposed to the four-year and community colleges.) The price of a tuition credit will be adjusted annually. While the cost of tuition credits can be expected to rise annually, each tuition credit will carry the same 1 percent value of the tuition charge when it is redeemed as when it was purchased. Purchasers can also buy up to 400 supplemental tuition credits for use for other educational expenses such as books or room and board, or for private college costs. The cost of supplemental tuition credits will also be calculated by using the weighted average of state public postsecondary tuition costs.

Considering their recent implementation dates, none of these programs has been in operation long enough to assess its potential success.

*Savings bond programs:* States can administer savings bond programs with fewer assumptions and less effort than guaranteed, prepaid tuition programs. In most cases, states already sell bonds, and so the administrative machinery already exists to implement the program. Moreover, program ad-

ministrators base the value of the bonds on the expected rate of return received from the actual investment of bond revenues, not the expected cost of education at some future time. Therefore, states do not have to base the program on projections of the future price of tuition and so expose their general funds to little or no risk.

Although Illinois, North Carolina, North Dakota and Washington differ greatly in terms of the size of their populations and segments of higher education, their bond programs are very similar. Display 6 below summarizes the savings bond programs implemented in the four states. It shows the date of the program's authorization, the first bond issues, the existence of a resident requirement for participation, whether or not the program was publicized, the status of the value of the bonds for financial need assessments, the imposition of use restrictions, and the total dollar value of bonds sold to date.

All four states provide zero coupon bonds as the mechanism for helping parents save money for a college education. Zero coupon bonds do not pay interest. Instead, purchasers receive gains on their initial investment at the time the bond matures. For example, a person who purchases a zero coupon bond with a ten-year maturation period today for $2,500 would receive $5,000 at the end of ten years. None of the four programs guarantees to cover the cost of education, nor does it impose use restrictions. Purchasers may use the bonds for any purpose and may use them to pay for either a public or private education in or out of the state.

While essentially similar, the programs have several distinguishing characteristics, as highlighted in the following summaries.

- The first state-sponsored savings program to issue bonds began in North Carolina in August 1987. Anyone may purchase North Carolina's bonds and use them for any purpose without penalty. The program involves no incentives to motivate educational use of the bonds, and program administrators have not actively publicized it. Nevertheless, the program sold its total issue of $36 million. As of March 1989, about $50 million in college savings bonds had been sold. Another sale of $21.5 million in college savings bonds was set for early May 1989. North Carolina decided to maximize the accessibility of the program by assuring that bonds would be available in denominations as low as $125. Program administrators do not know the highest price of a bond sold under the program, however, the bulk of the college savings bonds have carried maturity values of $1,000 with some of them maturing at $5,000. The maturities of these bonds have ranged from 10 to 20 years, with the first bonds maturing in 1988, and the bonds have been paying an interest rate of 7.0 to 7.5 percent.

- Illinois first issued bonds in January 1988. While its bonds may be used for any purpose without penalty, its program provides a coupon to be used to cover college costs to bond-holders who use the money received from the bond to pay for a college

*DISPLAY 6 Selected Characteristics of Existing Savings Bond Programs in Other States*

| Characteristic | Illinois | North Carolina | North Dakota | Washington |
|---|---|---|---|---|
| Authorization Date | September 1987 | July 1987 | April 1988 | February 1988 |
| Implementation Date | January 1988 | August 1987 | June 1988 | September 1988 |
| Resident Requirement | No | No | No | Yes |
| Publicity | Yes | No | Yes | Yes |
| Financial Aid Status | $25,000 exempt | Not exempt | Not exempt | Not exempt |
| Use Restrictions | No | No | No | No |
| Total Invested | $315 million | $36 million | $15 million | $50 million |
| Anticipated Yield | 6.9 to 8.0 percent | 7.0 to 7.5 percent | 6.8 to 7.9 percent | 6.5 to 7.1 percent |

Source: California Postsecondary Education Commission, 1988, p. 10.

education. The program also exempts up to $25,000 in bonds from financial need assessments as an additional incentive to using the bonds for education. State policy makers view this exemption as equitable, sensing that a loss in eligibility for financial aid resulting from savings in bonds unfairly penalized purchasers for responsibly planning for the future. The state has publicized its program and has sold a total of $315 million in bonds, ranging in price from $935 to $3,700, depending on length of maturity. They are zero-coupon bonds with a $5,000 maturity value. They mature over a range of 5 to 20 years. Interest rates paid range from 6.9 percent annually for short-term bonds to 8 percent annually for long-term bonds. An important aspect of this program is an educational and marketing effort designed to inform parents about the options available for financing a higher education and the need to save in advance.

- North Dakota first issued bonds in June 1988. Its program provides additional bonus coupons to be used to cover college costs when bond-holders use the money received from the bond to pay for a college education. However, the program does not exempt investment in the program from financial need assessments. The $15 million in educational savings bonds sold in June 1988 were zero-coupon bonds that carried maturity value of $5,000. The maturity dates were from 6 to 13 years. Depending on maturity, interest on the bonds ranged from 6.8 to 7.9 percent.

- The Washington State program first issued bonds in September 1988, and its bonds may be used for any purpose without penalty. The program does not provide incentives to motivate educational use of the bonds, such as bonus coupons for educational purposes, and it does not exempt investment in the program from financial need assessments. The Washington State Legislature intended to open the program only to residents, but program administrators do not expect to be able to defend this policy if challenged. They have heavily publicized the program, resulting in the purchase of the total $50 million in bonds authorized for this first issue. Residents purchased the bonds at prices ranging from $1,107 to $3,188. The earliest maturing bond in the Washington program will mature in 1995. The anticipated yield on the tax-exempt bonds was 6.5 to 7.1 percent.

Because of each family's unique economic situation and because innumerable private investment programs have been created solely to assist families plan and save for future college funds, the Commission takes no position as to which program is most appropriate.

*State role*

The average annual rate of increase in public and private college tuition, in California and elsewhere, over the last decade has certainly been a matter of public concern and, as mentioned above, has motivated the efforts on the part of a number of states and the federal government to provide some assistance in the form of savings plans. Despite questions about the State's role in establishing savings programs, the issue of providing information about college costs and what families can do to meet these costs deserves attention.

As Display 7 on page 18 shows, the Consumer Price Index, both nationally and in California increased at an average annual rate of 5.0 and 5.3, respectively, between 1980 and 1989. During the same period, the average tuition and fees for a full-time student at the University of California increased 7.1 percent. At the California State University, the average tuition and fees for a full-time student increased 11.5 percent. Average tuition and fees at private colleges and universities in California increased at an average annual rate of 9.0 percent. As the data indicate, tuition and fees -- especially in the private sector -- are likely to continue for the foreseeable future to increase at a rate faster than inflation, and federal policies that encourage borrowing and discourage saving will not change in the short term. Although the problem of encouraging families to save for their children's education if they have the resources to do so is arguably caused by federal rather than State policy, the State should explore ways to address it (California Postsecondary Education Commission, 1986c, p. 24).

In this regard, the State has already demonstrated that it has an appropriate role in the dissemination of information on higher education that includes information on college costs, as in these publications:

*DISPLAY 7* ***Annual Undergraduate Tuition and Fees for Full-Time Resident Students Charged by the University of California, the California State University, and Independent California Colleges and Universities, 1980-81 Through 1990-91***

| Year | University of California | Percent Increase | California State University | Percent Increase | Independent Colleges & Universities | Percent Increase | National Consumer Price Index | California Consumer Price Index | California Personal Income |
|---|---|---|---|---|---|---|---|---|---|
| 1980-81 | $ 776 | | $ 226 | | $ 4,610 b | | 11.5 % | 11.6 % | 11.8 % |
| 1981-82 | 997 | 22.2 % | 319 | 29.2 % | 5,260 b | 12.4 % | 8.7 | 10.7 | 6.3 |
| 1982-83 | 1,300 | 23.3 | 505 | 36.8 | 5,930 b | 11.3 | 4.1 | 2.2 | 7.4 |
| 1983-84 | 1,387 | 6.3 | 692 | 27.0 | 6,540 b | 9.3 | 3.7 | 3.7 | 10.4 |
| 1984-85 | 1,317 | -5.3 | 658 | -5.2 | 7,250 b | 9.8 | 3.9 | 4.9 | 8.5 |
| 1985-86 | 1,324 | 0.5 | 666 | 1.2 | 7,910 b | 8.3 | 2.9 | 4.0 | 7.4 |
| 1986-87 | 1,345 | 1.6 | 680 | 2.1 | 8,610 b | 8.1 | 2.7 | 3.2 | 8.7 |
| 1987-88 | 1,492 | 9.9 | 754 | 9.8 | 9,250 b | 6.9 | 4.1 | 4.2 | 8.5 |
| 1988-89 | 1,554 | 4.0 | 815 | 7.5 | 9,980 b | 7.3 | 4.6 | 4.9 | – |
| 1989-90 | 1,634 | 4.9 | 839 | 2.9 | 10,810 b | 7.7 | 4.2 c | 5.1 c | – |
| 1990-91 | 1,703 a | 4.1 | 875 a | 4.1 | N. A. | | 4.3 d | 4.1 d | – |
| Average | | 7.1 | | 11.5 | | 9.0 b | 5.0 | 5.3 | 8.6 |

a. Based on proposed 1990-91 Governor's Budget.
b. Figures indicate weighted average fees calculated by multiplying the tuition and fees of each institution with the FTE enrollment of that institution.
c. Estimated.
d. Projected.
N.A. = Not yet available.

Sources: California Postsecondary Education Commission *Fiscal Data Abstract 1*, June 1989, pp. 16 and 34; Association of Independent California Colleges and Universities, *Analysis of Growth in Tuition and Fees, 1970-1989;* and Consumer Price Index,, Commission on State Finance.

- The California Postsecondary Education Commission periodically publishes its guide to California higher education (1989f), which includes a listing of the average annual undergraduate tuition and fees for each degree-granting institution of higher education in the State.

- The California Student Aid Commission has implemented an extensive public information and outreach program which is designed to disseminate information about all institutional, state, and federal student aid programs to potential financial aid applicants in the State. This program includes the publication of the *Financial Aid for Students* workbook and its companion *Counselors Guide*, as well as the "Dare to Dream" video and numerous radio and television public service announcements publicizing the Cal Grant and other aid programs. CSAC also publishes information on college costs as part of the State financial aid application process.

- Individual public colleges and universities publish information on the costs associated with that particular institution.

- State-funded outreach programs have developed information, in print and video formats, to inform students and their families about college costs and financial aid.

Considering the degree of importance that information on college costs figures in student motivation

and decision making, the need for periodic, updated information on actual college costs is paramount.

Further, although publications that contain information on college costs are well distributed and accurate, the degree to which it is integrated in public information programs is unknown. As has been suggested by the Pennsylvania experience, outreach efforts should be expanded into a comprehensive and interactive public information program that uses electronic media as well as print media to provide information to parents and students of all economic backgrounds with information about ways of meeting college costs. California would do well to incorporate that suggestion in future efforts by providing current information on actual college costs and recommending early and prudent financial planning to help offset future college costs.

# 4 *Conclusions, Options, and Recommendations*

## Conclusions

As this review has shown, statewide efforts to provide information about academic and financial preparation for colleges suffer from the following shortcomings:

1. They reach only a small portion of the student population -- roughly 3.5 percent of public school students between grades 7 and 12.

2. They generally reach students in high school and occasionally junior high, rather than in earlier grades when intervention strategies have been shown to have a higher probability of payoff. Only the College Readiness and MESA Programs reach students below the seventh grade.

3. They fail to integrate information about both academic and financial preparation for college.

4. Those that provide financial information do not offer much insight about the real costs of college and tend to stress financial aid as contrasted with savings; and apart from Student Aid Commission publications, no State-funded programs provide general information about college costs for students and their parents.

5. Finally, none of them have been systematically supported with a stable and consistent source of State revenues.

As a result, Californians who do receive information about the costs of college tend to get it from newspaper articles that present the information in a way that may convince all but the very well-to-do that college is now, or soon will be, financially inaccessible. This "scaring-off" of the middle and upper class has resulted in political pressure in California as well as elsewhere nationally to put in place state-backed tuition prepayment or other college savings programs to encourage early savings for college. Such efforts have thus far been unsuccessful in California, for the combined reasons of (1) concern about diversion of available State resources away from financial aid programs to students who have historically not had a problem of inadequate access to higher education; (2) belief that encouragement of savings is a private sector responsibility; and (3) the fact that most of the costs of college in California's public institutions are not related to "tuition" or fees, but rather are from room and board, transportation, and books and supplies.

## Options for the State

The issues of student academic and financial preparation for college attendance are among the most important and challenging to face state, national and institutional policy makers. A whole set of questions about how to influence individual behavior through institutional interventions are central to the issue -- questions about which there is not a straight-forward consensus among educational policy makers, economists or politicians. Without dismissing the knottiness of the problem, though, it seems like California can make progress on the issue, if it chooses to do so as a policy matter, by deciding to approach it as straight-forwardly as possible. If that is acceptable, then it seems like the following set of options -- which do not have to be mutually exclusive -- are the ones that need to be explored for policy action:

1. *Fund financial aid as an entitlement, whereby all eligible students receive financial aid at predetermined levels if they choose to attend college.*

   This first option was debated by the Commission for the Review of the Master Plan during the course of its Master Plan review and was dismissed as politically impractical. The issues are twofold: (1) there is considerable concern -- and, from the perspective of the Commission, legitimate concern -- that more and more of the State budget is being removed from the practical con-

trol of State policy makers. Putting program funding into an entitlement mode essentially insulates it from State budget policy and priority decision making. (2) The second problem with funding financial aid as an entitlement is that financial aid has both a merit and a need component. To fund the program as an entitlement might remove the merit component over time, by setting an academic standard for eligibility that is not appropriate.

2. *Set State policy goals for financial aid that ensure adequate availability of financial aid to needy students.*

   When the Master Plan Review Commission chose not to elect the entitlement option, they moved instead to the option of setting policy goals for financial aid that would serve as the basis for funding decisions. Those goals are threefold: first, to set the number of Cal Grant awards to equal one-quarter of the number of recent high school graduates; second, to raise the level of the maximum grant available to students at public institutions to cover the full cost of student fees, and to independent institutions to equal the average incremental cost to educate a student in the public sector; and third, to increase the number of Cal Grant B awards. As of this writing, these goals for the financial aid programs are proposed to be included in the Master Plan legislation that is being debated now in the Legislature. Although, unfortunately, little progress has been made thus far in meeting these goals budgetarily -- the only one that has thus far been met is the "full-fee funding" for students in the University of California and the California State University -- it is hoped that getting these goals into statute will help move in that direction.

3. *Meet policy goals for financial aid and add the explicit policy goal of promoting financial aid as an incentive to low-income students to prepare academically for college.*

   This third option would include funding the policy goals in Option 2, and also adds to the State's priorities for financial aid the policy goal of promoting information about financial aid as an incentive for students to prepare academically for college. At the present time, the State's financial aid program has essentially three goals that are stated in statute: (1) the goal of access, or removing financial barriers to attend a postsecondary educational institution; (2) the goal of choice to attend the institution which is most academically appropriate to the student; and (3) the goal of supporting academic merit. Nowhere in that list is the recognition that knowledge about the availability of financial aid can be a powerful incentive for students to prepare academically for college. This option stops short of funding financial aid as an entitlement -- students would have to apply for financial aid to get it, and would have to meet the eligibility criterion of financial need and academic merit. But information that suggests that financial aid is available can be a powerful incentive for students to prepare academically for college. At the present time, the message that many students get through the media, from their peers and elsewhere can too often be that college is out of reach financially, so they might just as well not bother to try to excel academically.

4. *Fund a State-supported college savings/ tuition prepayment program.*

   This option has been extensively debated in California over the past several years, by this Commission as well as the Legislature. There are many arguments in its favor, the strongest being the perception that fear about the rising costs of college may be driving the middle class out of college. These students and families generally are not eligible for financial aid other than loans. The fear of loan-financed education, or of no college education at all, for their children is a volatile political issue that has captured the attention of many politicians, especially those who sense the growing frustration of the shrinking middle class with their relative economic instability when compared to their parents.

   The problem of growing social and economic inequality in the United States is not (unfortunately, perhaps) caused by college costs, nor will it be solved by prepaid tuition programs. The reality is that, while there is growing evidence that the "middle class" in America is shrinking, there is no good evidence that there is a growing problem of access to postsecondary education

among this population. California especially has supported access to postsecondary education for the middle class by maintaining its no-tuition and low fee policies in the public institutions. Although the costs of college attendance in California are comparable to those in other states, in California the lion's share of college costs are subsistence costs, not student charges. And it appears that the existing tax advantages of prepaid tuition programs evaporate when they become general savings programs. Finally, there is concern in California that the goal of encouraging savings for college is a private, and not a public sector, responsibility, as evidenced by the Governor's veto of prepaid tuition legislation on these grounds.

5. *Improve public information about college costs to students and their families.*

   This fifth option would be to concede the private sector responsibility for helping families to put together individual savings plans -- which might include reliance on federal savings bonds -- but recognize a State role and responsibility to improve the quality of information that is made available to students and their families about the actual costs -- or prices -- of college attendance in California. Right now in California, information about college costs is made available on request by the Postsecondary Education Commission and the Student Aid Commission, but there is no single comprehensive "California College Cost Book" that rivals the *Cost Book* published annually by The College Board. That book and media coverage of it are important in sending the public the message that college is going to be out of reach to all but the very wealthy.

6. *Provide State funding for a program that routinely gets information about academic and financial preparation to students and their families as early as possible.*

   This last option would be to put in place a State-funded program that would provide information about both academic and financial preparation needed for college to students and their families as early as possible. This last option would not by itself constitute a policy goal, but would be a strategy to implement other policy goals if adopted.

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**Recommendations**

Without dismissing the appeal of the other options, but recognizing the funding constraints now faced by the State of California to moving forward on all of them at this time, staff recommend to the Commission adoption at this time of the policy goals embedded in Options 3 and 5, accompanied by an implementation strategy designed to move forward on Option 6.

*Promoting financial aid as an incentive for low-income students (Option 3)*

This option adds to the State's existing policy goals for State financial aid the goal of financial aid as an incentive for academic preparation. This goal must not supersede the other policy goals of the Cal Grant program, and, if it is adopted and implemented, must not detract from the policy priorities of fully funding existing goals for the Cal Grant program, as stated in Option 2. The State should continue to make progress on reaching its goals of increasing the availability of financial aid funding to ensure adequate availability of financial aid to low-income students. Further, financial aid should have an incentive component and should be integrated into all public information and early outreach programs. This option can be implemented in legislation as a goal immediately, and it is recommended that Commission staff work with the California Student Aid Commission, in cooperation with appropriate segmental representations, towards that end.

*Improving public information about college costs (Option 5)*

This option recognizes the policy importance of getting information to all interested Californians about the costs of college attendance and puts improved public information about college costs as a State responsibility and a State goal. This option, like the incentive role, can be implemented in legislation immediately, and it is recommended that Commissioners and staff work in collaboration with the

California Student Aid Commission, in consultation with the segments, towards that end.

*Funding information about academic and financial preparation for students and their families as early as possible (Option 6)*

This last and perhaps most important option, would put in place State funding for a program that would routinely get information about both academic and financial preparation for college to students and their families as early as possible. At the present time, the State does not provide a consistent or stable source of funding for such a program at all, and the only programs that do exist reach a very small proportion of the population.

Implementation of this goal requires two issues to be addressed at the statewide level: (1) the money that would be required, and (2) the State agency that should do it.

*Money required:* While Commission staff have not at this point come up with a precise estimate of the costs of such a program, most people who are knowledgeable about what is being done and what could be done with more are clear that funding at an annual level of $1 million would buy a considerable amount.

*Agency responsible:* This latter issue may be a bigger problem to address than that of money. The State has not systematically addressed how it regularizes and supports efforts to blend intersegmental programs. Unless a new State agency is created for the purpose of managing such a program, there are several extant organizations where such a program could logically reside: in the State Department of Education, in the Student Aid Commission, with the Intersegmental Coordinating Council, or with the Postsecondary Education Commission.

The Commission proposes to convene an advisory committee for the purpose of identifying all of the options for such a program and seeking to reach consensus about what makes the best sense among them. Such a committee should include representatives of the segments, the Student Aid Commission, and legislative and gubernatorial staff. Given the importance of a commitment from both the Legislature and the Governor to the success of this enterprise, it is recommended that this implementation effort not begin until after the Fall 1990 election.

# Appendix *Assembly Concurrent Resolution 133 (1988)*

**Assembly Concurrent Resolution No. 133**

RESOLUTION CHAPTER 72

Assembly Concurrent Resolution No. 133—Relative to outreach and public information on the costs of higher education.

[Filed with Secretary of State July 7, 1988.]

LEGISLATIVE COUNSEL'S DIGEST

ACR 133, Hughes. Postsecondary education: costs.

The measure would request the California Postsecondary Education Commission to (1) consider alternative strategies to expand early outreach and public information to elementary and junior high school pupils with respect to the costs of higher education; (2) explore the potential utilization of financial incentives to increase pupil motivation to complete their schooling and prepare for college; (3) establish an advisory committee; and (4) present to the Legislature and the Governor recommendations, a cost estimate, and a proposed time schedule for implementing new policy in this area.

WHEREAS, It is in the best interest of the people of this state to enhance and foster the ability of California residents to enroll in institutions of higher education within this state; and

WHEREAS, The technical complexity of the application process for both state and federal financial aid makes real access to financial aid for many students problematic; and

WHEREAS, The increased cost of tuition and fees for education coupled with inadequate increases for grant assistance is forcing more students and families to obtain loans to pay the costs of attendance; and

WHEREAS, Early information about college costs will encourage many families to improve their financial planning and increase these savings for college, and thereby avoid the necessity of borrowing large amounts of money to assist their children in attending college; and

WHEREAS, Information to elementary and junior high school pupils and their families about options for college attendance, including necessary academic as well as financial preparation, has been demonstrated to enhance personal motivation and increase the probabilities that pupils will complete secondary school and prepare for college; and

WHEREAS, A state priority exists to increase college attendance for economically disadvantaged groups who historically have not had access to postsecondary education because of either financial barriers or inadequate preparation for college; now, therefore, be it

*Resolved by the Assembly of the State of California, the Senate*

*thereof concurring,* That the California Postsecondary Education Commission is hereby requested to consider alternative strategies to expand early outreach and public information efforts to elementary and junior high school pupils and their parents about the academic preparation necessary for college, and about how to apply for financial aid and prepare for the costs of higher education; and be it further

*Resolved,* That the commission is requested to explore the potential utilization of financial incentives for pupils and families to increase pupil motivation to complete their schooling and prepare for college, and alternative strategies to provide information to help families better plan and save for college; and be it further

*Resolved,* That in the preparation of this report, the Executive Director of the California Postsecondary Education Commission is requested to establish an advisory committee composed of representatives from the Student Aid Commission, the University of California, the California State University, the California Community Colleges, the Association of Independent California Colleges and Universities, the State Department of Education, public schools, students, and other appropriate agencies and organizations; and be it further

*Resolved,* That the California Postsecondary Education Commission, prior to November 15, 1989, is requested to present to the Legislature and the Governor (1) specific recommendations for action to implement new policy in this area, (2) a cost estimate for implementing each of the recommendations, and (3) a proposed time schedule for implementation.

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# CALIFORNIA POSTSECONDARY EDUCATION COMMISSION

THE California Postsecondary Education Commission is a citizen board established in 1974 by the Legislature and Governor to coordinate the efforts of California's colleges and universities and to provide independent, non-partisan policy analysis and recommendations to the Governor and Legislature.

### Members of the Commission

The Commission consists of 15 members. Nine represent the general public, with three each appointed for six-year terms by the Governor, the Senate Rules Committee, and the Speaker of the Assembly. The other six represent the major segments of postsecondary education in California.

As of February 1990, the Commissioners representing the general public are:

Mim Andelson, Los Angeles;
C. Thomas Dean, Long Beach;
Henry Der, San Francisco;
Seymour M. Farber, M.D., San Francisco;
Rosalind K. Goddard, Los Angeles;
Helen Z. Hansen, Long Beach;
Lowell J. Paige, El Macero; *Vice Chair;*
Cruz Reynoso, Los Angeles; *Chair;* and
Stephen P. Teale, M.D., Modesto.

Representatives of the segments are:

Meredith J. Khachigian, San Clemente; appointed by the Regents of the University of California;

Theodore J. Saenger, San Francisco; appointed by the Trustees of the California State University;

John F. Parkhurst, Folsom; appointed by the Board of Governors of the California Community Colleges;

Harry Wugalter, Thousand Oaks; appointed by the Council for Private Postsecondary Educational Institutions;

Joseph D. Carrabino, Orange; appointed by the California State Board of Education; and

James B. Jamieson, San Luis Obispo; appointed by the Governor from nominees proposed by California's independent colleges and universities.

### Functions of the Commission

The Commission is charged by the Legislature and Governor to "assure the effective utilization of public postsecondary education resources, thereby eliminating waste and unnecessary duplication, and to promote diversity, innovation, and responsiveness to student and societal needs."

To this end, the Commission conducts independent reviews of matters affecting the 2,600 institutions of postsecondary education in California, including community colleges, four-year colleges, universities, and professional and occupational schools.

As an advisory planning and coordinating body, the Commission does not administer or govern any institutions, nor does it approve, authorize, or accredit any of them. Instead, it cooperates with other State agencies and non-governmental groups that perform these functions, while operating as an independent board with its own staff and its own specific duties of evaluation, coordination, and planning.

### Operation of the Commission

The Commission holds regular meetings throughout the year at which it debates and takes action on staff studies and takes positions on proposed legislation affecting education beyond the high school in California. By law, its meetings are open to the public. Requests to speak at a meeting may be made by writing the Commission in advance or by submitting a request before the start of the meeting.

The Commission's day-to-day work is carried out by its staff in Sacramento, under the guidance of its executive director, Kenneth B. O'Brien, who is appointed by the Commission.

The Commission publishes and distributes without charge some 30 to 40 reports each year on major issues confronting California postsecondary education. Recent reports are listed on the back cover.

Further information about the Commission, its meetings, its staff, and its publications may be obtained from the Commission offices at 1020 Twelfth Street, Third Floor, Sacramento, CA 95814-3985; telephone (916) 445-7933.



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